



**IT IS ORDERED as set forth below:**

**Date: December 10, 2020**

*Paul W Bonapfel*

**Paul W. Bonapfel**  
**U.S. Bankruptcy Court Judge**

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ROME DIVISION**

IN RE: ) Chapter 13  
Kristopher Oneal Calhoun and )  
Jessica Leigh Calhoun, ) Case No. 16-42570-PWB  
Debtors. )

**ORDER ON MOTION TO PURCHASE HOME AND INCUR DEBT**

On December 9, 2020, Debtors filed a "Motion to Incur Debt", seeking to purchase real property and incur debt. (Doc. No. 73). The real property to be purchased is located in at 3333 Old CCC Camp Rd, Chatsworth, GA 30705. The Debtors sought to purchase the property for approximately \$439,000, paying \$100,000 down and borrowing the remaining amount.

Furthermore, Debtors will receive a discharge in their Chapter 13 Bankruptcy case following the entry of an Order on an Objection to the Claim of Jefferson Capital Systems which was held on December 9, 2020 and was approved without opposition, and administrative processing by the Chapter 13 Trustee and the Federal Bankruptcy Court of

the Northern District of Georgia.

Accordingly, based on the agreement of the parties and for good cause shown, it is hereby

**ORDERED** that Debtors' Motion is **GRANTED**. Debtors may purchase the real property located at 3333 Old CCC Camp Rd, Chatsworth, GA 30705 and incur the debt necessary to do so.

**[END OF DOCUMENT]**

Prepared and Presented by:

/s/  
\_\_\_\_\_  
Dan Saeger  
Georgia Bar No. 680628  
SAEGER & ASSOCIATES, PC  
706 S Thornton Ave Ste D  
Dalton, GA 30720  
(P) 706-529-5566

With Consent:

/s/  
\_\_\_\_\_  
Brandi L. Kirkland with express permission of Mary Ida Townson  
Chapter 13 Trustee  
Georgia Bar No. 423627  
285 Peachtree Center Ave  
Suite 1600  
Atlanta, GA 30303

**DISTRIBUTION LIST**

All parties on the mailing matrix.

United States Bankruptcy Court

Northern District of Georgia

In re:

Kristopher Oneal Calhoun  
Jessica Leigh Calhoun  
Debtor(s)

Case No. 16-42570-pwb  
Chapter 13

District/off: 113E-6

User: mks

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Date Rcvd: Dec 11, 2020

Form ID: pdf444

Total Noticed: 36

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
  - ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2020:**

Recip ID	Recipient Name and Address
db/jtdb	+ Kristopher Oneal Calhoun, Jessica Leigh Calhoun, 3333 Old CCC Camp Rd., Chatsworth, GA 30705-5225
aty	+ Vanessa A. Leo, Shapiro Pendegast & Hasty, LLP, 211 Perimeter Center Parkway NE, Suite 300, Atlanta, GA 30346-1305
cr	+ Crockett Rentals, LLC, 384 Walnut Hill Road, Bells, TN 38006-4128
cr	+ LOANDEPOT.COM, LLC, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
20273164	Account Services LLC, 5959 Shallowford Rd Ste 427, Chattanooga, TN 37421-2288
20273167	CHLD/CBNA Childrens Place, PO Box 6497, Sioux Falls, SD 57117-6497
20273168	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
20273170	+ Crockett Rentals, P.O. Box 579, Bells, TN 38006-0579
20387706	First Associates Loan Servicing, LLC, as agent for Loan Depot, LLC, PO Box 503430, San Diego, CA 92150-3430
20273172	L. Richard Sprouse, MD, 979 E 3rd St # C320, Chattanooga, TN 37403-2136
20273173	Loan Depot, 26642 Towne Centre Dr, Foothill Ranch, CA 92610-2808
21161336	+ Loan Depot, LLC, 26642 Towne Center Drive, Foothill Ranch, CA 92610-2808
20273174	Orange Lake Capital Management, 8505 W Irlo Bronson Memorial Hwy, Kissimmee, FL 34747-8217
20273176	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
20566300	+ loanDepot.com, LLC, 425 Phillips Blvd., Ewing, NJ 08618-1430

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
ust	+ Email/Text: ustregion21.at.ecf@usdoj.gov	Dec 11 2020 21:04:00	United States Trustee, 362 Richard Russell Federal Building, 75 Ted Turner Drive, SW, Atlanta, GA 30303-3315
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 11 2020 21:23:37	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
20296585	Email/Text: ally@ebn.phinsolutions.com	Dec 11 2020 21:03:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
20273165	Email/Text: ally@ebn.phinsolutions.com	Dec 11 2020 21:03:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
20273166	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 11 2020 21:21:14	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
20448018	+ Email/Text: bankruptcy@cavps.com	Dec 11 2020 21:05:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
20273169	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 11 2020 21:04:00	Comenity Bank/Maurices, PO Box 182789, Columbus, OH 43218-2789
21621005	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 11 2020 21:05:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
20273171	Email/Text: PBNCNotifications@perituservices.com	Dec 11 2020 21:03:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
20523122	Email/PDF: resurgentbknotifications@resurgent.com		

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20492830	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 11 2020 21:21:41	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
20544360	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 11 2020 21:04:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
22201114	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 11 2020 21:25:31	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
20393219	Email/Text: bnc-quantum@quantum3group.com	Dec 11 2020 21:23:36	PRA Receivables Management, LLC as agent of, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
20273175	Email/Text: elevate@ebn.phinsolutions.com	Dec 11 2020 21:04:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
20273178	Email/PDF: gecsed@recoverycorp.com	Dec 11 2020 21:06:00	Rise, 4150 International Plz Ste 300, Fort Worth, TX 76109-4819
20273177	Email/PDF: gecsed@recoverycorp.com	Dec 11 2020 21:25:19	SYNCB Toro Consumer, PO Box 965036, Orlando, FL 32896-5036
20273179	Email/PDF: gecsed@recoverycorp.com	Dec 11 2020 21:21:11	Syncb Golfsmith, PO Box 965036, Orlando, FL 32896-5036
20273180	Email/PDF: gecsed@recoverycorp.com	Dec 11 2020 21:25:19	Syncb/American Eagle, PO Box 965028, Orlando, FL 32896-5028
20273181	Email/PDF: gecsed@recoverycorp.com	Dec 11 2020 21:23:18	Syncb/Belk, PO Box 965028, Orlando, FL 32896-5028
20273182	Email/PDF: gecsed@recoverycorp.com	Dec 11 2020 21:21:11	Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
			Syncb/WalMart, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	First Associates Loan Servicing, LLC, as agent for Loan Depot, LLC, PO Box 503430, San Diego, CA 92150-3430
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617
20314023	*	Ally Financial, PO Box 130424, Roseville MN 55113-0004

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2020

Signature: /s/Joseph Speetjens

District/off: 113E-6

User: mks

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2020 at the address(es) listed below:

Name	Email Address
Andrea Lynn Betts	on behalf of Creditor LOANDEPOT.COM LLC abetts@rascrane.com
Bouavone Amphone	on behalf of Creditor LoanDepot.com LLC bamphone@alaw.net
Cory Patrick Sims	on behalf of Creditor LoanDepot.com LLC csims@alaw.net, anhsalaw@infoex.com
Dan Saeger	on behalf of Joint Debtor Jessica Leigh Calhoun dan@whitfieldcountylaw.com
Dan Saeger	on behalf of Debtor Kristopher Oneal Calhoun dan@whitfieldcountylaw.com
Daniel R. Saeger	on behalf of Joint Debtor Jessica Leigh Calhoun thegeorgialawfirm@gmail.com;dan@whitfieldcountylaw.com
Daniel R. Saeger	on behalf of Debtor Kristopher Oneal Calhoun thegeorgialawfirm@gmail.com;dan@whitfieldcountylaw.com
Emmett L. Goodman, Jr.	on behalf of Creditor Crockett Rentals LLC bkydept@goodmanlaw.org, dwilder@goodmanlaw.org
James E. Albertelli	on behalf of Creditor LoanDepot.com LLC BKGA@albertellilaw.com
Mary Ida Townsend	courtdailysummary@atlch13tt.com
R. Jeneane Treace	on behalf of U.S. Trustee United States Trustee jeneane.treace@usdoj.gov
Robert Scott Rickman	on behalf of Debtor Kristopher Oneal Calhoun rob@thegeorgialawfirm.com thegeorgialawfirm@gmail.com;robbrickman@gmail.com
Robert Scott Rickman	on behalf of Joint Debtor Jessica Leigh Calhoun rob@thegeorgialawfirm.com thegeorgialawfirm@gmail.com;robbrickman@gmail.com
Susan B. Shaw	on behalf of Creditor LoanDepot.com LLC BKGA@albertellilaw.com

TOTAL: 14